

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

Case No.: 10-22744-JHW  
Chapter: 7  
Judge: Judith H. Wizmur

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Cemil Kara  
108 N. Hanover Avenue  
Margate, NJ 08402

Maria Kara  
aka Maria Camp  
3 Brielle Avenue  
Egg Harbor Twp., NJ 08234

Social Security No.:  
xxx-xx-6728

xxx-xx-7704

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: August 27, 2010

Judith H. Wizmur  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**CERTIFICATE OF NOTICE**District/off: 0312-1  
Case: 10-22744User: admin  
Form ID: b18Page 1 of 2  
Total Noticed: 67

Date Rcvd: Aug 27, 2010

The following entities were noticed by first class mail on Aug 29, 2010.

db +Cemil Kara, 108 N. Hanover Avenue, Margate, NJ 08402-1732  
 jdb +Maria Kara, 3 Brielle Avenue, Egg Harbor Twp., NJ 08234-5732  
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235  
**510722321** +Bray, Dr. Robert, Acct. 086248, PO Box 446, Somers Point, NJ 08244-0446  
**510722333** +CHLD/CBSD, Acct. 6032590411828170, PO Box 6497, Sioux Falls, SD 57117-6497  
**510722326** +Central Loan Administration, Acct. 3000016115909, 425 Phillips Boulevard, Ewing, NJ 08618-1430  
**510722334** +Citi Financial, Acct. 6023590411828170, PO Box 22066, Tempe, AZ 85285-2066  
**510722342** +D'Angelo, Peter, 3246 S. Chancer Street, Philadelphia, PA 19145-5840  
**510722346** +EMC Mortgage, Acct. 5890011637840, PO Box 293150, Lewisville, TX 75029-3150  
**510722349** +Furniture Bar, Acct. 5774421751571838, PO Box 94498, Las Vegas, NV 89193-4498  
**510722351** GEMB/GE Money Bank, Acct. 7981924310704101, PO Box 103065, Roswell, GA 30076  
**510722362** +Onyx Accep, Acct. 1456067015, 27051 Towne Centre Drive, Foothill Ranch, CA 92610-2804  
**510722363** +PNC Bank, Acct. 6002008113899791, 103 Bellevue Parkway, Wilmington, DE 19809-3701  
**510722364** +Raymour & Flanigan, Acct. 5774421095057734, PO Box 94498, Las Vegas, NV 89193-4498  
**510722366** +Raymour & Flanigan, Acct. 5774421097601877, PO Box 94498, Las Vegas, NV 89193-4498  
**510722365** +Raymour & Flanigan, Acct. 5774421097602552, PO Box 94498, Las Vegas, NV 89193-4498  
**510722370** +Social Security, 1350 Doughty Road, Egg Harbor Twp., NJ 08234-3800  
**510722371** +Visa DSNB, Acct. 4308517238476497, 9111 Duke Boulevard, Mason, OH 45040-8999  
**510722375** +WFF Nat Bank, Acct. 7935009393, PO Box 94498, Las Vegas, NV 89193-4498  
**510722376** +WFF Nat Bank, Acct. 8960138663, PO Box 94498, Las Vegas, NV 89193-4498

The following entities were noticed by electronic transmission on Aug 27, 2010.

cr +EDI: WFFC.COM Aug 27 2010 18:08:00 Wells Fargo Financial National Bank, 4137 121st Street, Urbandale, IA 50323-2310, UNITED STATES  
**510722319** +EDI: BANKAMER2.COM Aug 27 2010 18:08:00 Bank of America, Acct. 7740, PO Box 17054, Wilmington, DE 19850-7054  
**510722320** +EDI: TSYS2.COM Aug 27 2010 18:13:00 Barclays Bank Delaware, Acct. 552321000067, 125 S. West Street, Wilmington, DE 19801-5014  
**510722323** +EDI: CAPITALONE.COM Aug 27 2010 18:08:00 Capital One, Acct. 62062123138591001, PO Box 85520, Richmond, VA 23285-5520  
**510722324** +EDI: CAPITALONE.COM Aug 27 2010 18:08:00 Capital One, Acct. 529115171044, PO Box 85520, Richmond, VA 23285-5520  
**510722322** +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM Capital One Auto Finance, Acct. 62062123138591001, 3901 Dallas Parkway, Plano, TX 75093-7864  
**510722325** +EDI: RMSC.COM Aug 27 2010 18:13:00 Care Credit/GEMB, Acct. 601918030057, PO Box 981439, El Paso, TX 79998-1439  
**510722327** +EDI: CHASE.COM Aug 27 2010 18:18:00 Chase, Acct. 4266902031627662, PO Box 15298, Wilmington, DE 19850-5298  
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**510722343** +EDI: DAIMLER.COM Aug 27 2010 18:18:00 DCFS USA LLC, Acct. 7900246176, 36455 Corporate Drive, Farmington Hills, MI 48331-3552  
**510722344** EDI: DISCOVER.COM Aug 27 2010 18:08:00 Discover Financial Services, Acct. 601100122160, PO Box 15316, Wilmington, DE 19850  
**510722345** +EDI: TSYS2.COM Aug 27 2010 18:08:00 DSNB Macys, Acct. 4304471903820, 9111 Duke Boulevard, Mason, OH 45040-8999  
**510722347** +EDI: MERRICKBANK.COM Aug 27 2010 18:08:00 FCNB/SPGL, Acct. 589001637840, 101 Crossway Park West, Woodbury, NY 11797-2020  
**510722350** EDI: CHASE.COM Aug 27 2010 18:18:00 FUSA Bank, Acct. 546663203192, PO Box 15298, Wilmington, DE 19850-5298  
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**510722353** EDI: GMACFS.COM Aug 27 2010 18:08:00 GMAC, PO Box 78234, Phoenix, AZ 85062-8234  
**510722360** +EDI: HFC.COM Aug 27 2010 18:13:00 HSBC Bank, Acct. 549109861625, PO Box 5253, Carol Stream, IL 60197-5253  
**510801765** +EDI: BASSASSOC.COM Aug 27 2010 18:08:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
**510722355** +EDI: HFC.COM Aug 27 2010 18:13:00 HSBC/Best Buy, Acct. 1696011201215172, PO Box 15519, Wilmington, DE 19850-5519

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User: admin  
Form ID: b18

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The following entities were noticed by electronic transmission (continued)

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510722357 +EDI: HFC.COM Aug 27 2010 18:13:00 HSBC/Boscovs, Acct. 300601010446, PO Box 4274, Reading, PA 19606-0674  
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510722359 +EDI: HFC.COM Aug 27 2010 18:13:00 HSBC/RS, Acct. 334601000000762, 90 Christiana Road, New Castle, DE 19720-3118  
510722361 +E-mail/Text: camanagement@mandtbank.com MT Bank,  
Acct. 11000160135860001, 1 Fountain Plaza, FL 3, Buffalo, NY 14203-1420  
510722368 +EDI: SEARS.COM Aug 27 2010 18:08:00 Sears/CBSD, Acct. 512107220799, PO Box 6189, Sioux Falls, SD 57117-6189  
510722367 +EDI: SEARS.COM Aug 27 2010 18:08:00 Sears/CBSD, Acct. 512107011372, PO Box 6189, Sioux Falls, SD 57117-6189  
510722369 +E-mail/Text: LCALLENDER@SHOREMEMORIAL.ORG Shore Memorial Hospital,  
Acct. 400345723, 1 E. New York Avenue, Somers Point, NJ 08244-2340  
510722348 EDI: FUNB.COM Aug 27 2010 18:18:00 First Union, Acct. 30301328295, PO Box 3117, Winston Salem, NC 27102  
510722373 EDI: FUNB.COM Aug 27 2010 18:18:00 Wachovia, Acct. 322801000543012, PO Box 3117, Winston Salem, NC 27102  
510722372 EDI: FUNB.COM Aug 27 2010 18:18:00 Wachovia, Acct. 322801000543087, PO Box 3117, Winston Salem, NC 27102  
510722377 +EDI: WFNNB.COM Aug 27 2010 18:08:00 WFNNB/Express, Acct. 08716165496602988,  
4590 E. Broad Street, Columbus, OH 43213-1301  
510722378 +EDI: WFNNB.COM Aug 27 2010 18:08:00 WFNNB/The Buckle, Acct. 585637080957, PO Box 182273,  
Columbus, OH 43218-2273  
510722379 +EDI: WFNNB.COM Aug 27 2010 18:08:00 WFNNB/Victoria, Acct. 59055867590558672,  
PO Box 182273, Columbus, OH 43218-2273  
510722374 +EDI: WFFC.COM Aug 27 2010 18:08:00 Wells Fargo Bank, Acct. 50082153331740001,  
711 W. Broadway Road, Tempe, AZ 85282-1218  
511026573 +EDI: GMACFS.COM Aug 27 2010 18:08:00 gmac, po box 130424, roseville,mn 55113-0004  
TOTAL: 46

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

510722318 CREDITOR LIST  
cr\* +GMAC, PO Box 130424, Roseville, MN 55113-0004  
510722332\* +Chase, Acct. 4225811180021868, PO Box 15298, Wilmington, DE 19850-5298

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2010

Signature:

